

Fig. 1

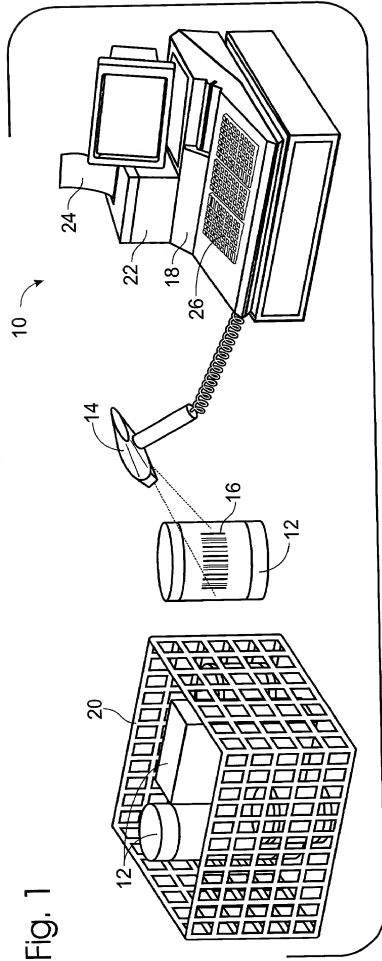


Fig. 2

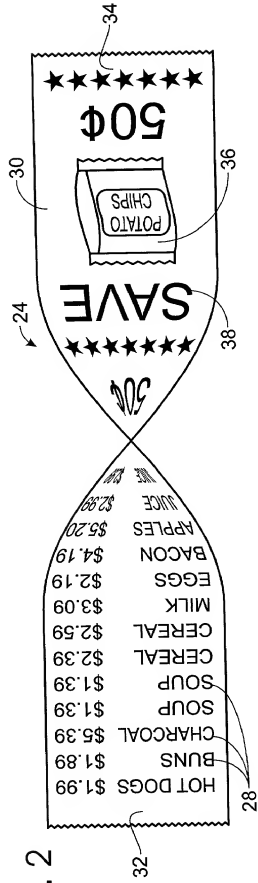


Fig. 3

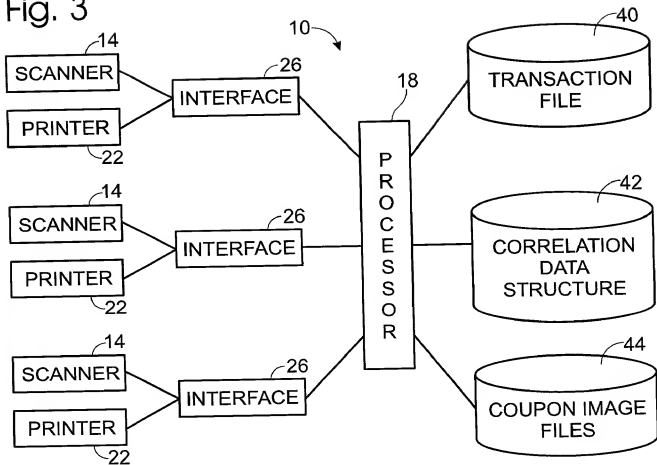


Fig. 4

42	52 COUPON	54 BENEFIT	56 PREDICTOR SET	58 REDEMPTION FREQUENCY	60 EXPECTED VALUE
	A	\$0.50	{D,E,F}	40%	\$0.20
			{G,H}	28%	\$0.14
			{J,K}	15%	\$0.08
			NONE	—	0
50	B	\$0.37	{K,L}	50%	\$0.19
			{D,G}	40%	\$0.15
			{M,N}	35%	\$0.13
			NONE	—	0
	C	\$0.75	{D,K}	60%	\$0.45
			{O,P,Q}	50%	\$0.38
			{R,S}	45%	\$0.34
			NONE	—	0

Fig. 5

